

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS

2005-11-22 AM 7:27

In re:
Frank Cowan
Debtor(s)

Chapter 7
Case #05-46331

**REAFFIRMATION AGREEMENT BETWEEN DEBTOR
AND TAMPA BAY FEDERAL CREDIT UNION**

Debtors' hereby agree to reaffirm their agreement with Tampa Bay Federal Credit Union, which is secured by debtors':
2000 Ford F250 VIN #1FTNX20S4YED96480

Creditor's Name and Address: Tampa Bay Federal Credit Union, P. O Box 7492, Tampa, FL 33673

Installment Loan

A.	Account Number: 505382-60	C.	Interest Rate: 6.20%
B.	Principal Amount: \$11,496.70	D.	Monthly Payment: \$270.10

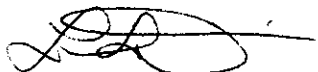
This agreement will not be enforceable by either party until the requirements of 11 U.S.C. §524 (c) have been met.

As to the collateral securing the debt(s) being reaffirmed, it is agreed that debtor shall, during the interim period until this agreement is enforceable and thereafter, remain in possession of the collateral which is described in the instruments previously executed. Provided, however, that debtor agrees to surrender possession of said collateral to the creditor immediately upon (a) failure of the debtor to make each payment when due (b) maintain and furnish proof of sufficient insurance on the collateral (c) fail to comply with any terms of this agreement or any terms of the instruments previously executed, or rescission of this agreement prior to its becoming enforceable.

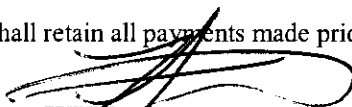
The parties understand that this agreement is purely voluntary and such agreement is not required under bankruptcy law, and is not required under any applicable non-bankruptcy law and further is not required under any other agreement that does not conform to §524 of the bankruptcy code. That the debtor may rescind the agreement at any time prior to discharge or within 60 days after such agreement is filed with the court, whichever occurs later, by giving written notice to the creditor at the address provided above.

If this agreement is rescinded, debtor agrees that creditor shall retain all payments made prior to rescission.

DATED: 11-22-05



Tracie L. Davis, Manager
Tampa Bay Federal Credit Union



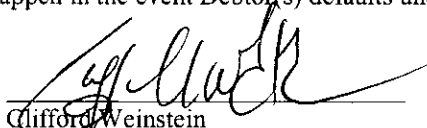
Frank Cowan
Debtor

Debtor

ATTORNEY'S DECLARATION

This agreement represents a full informed and voluntary agreement that does not impose an undue hardship on the Debtor or any dependent of the Debtor. Further, the undersigned attorney fully advised the Debtor(s) of the legal effect and consequences of the reaffirmation and what could happen in the event Debtor(s) defaults under the agreement.

DATED: 11/21/05



Clifford Weinstein
Attorney